

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

IN RE:	Tara Marie Culbreath Debtor.	CASE NO.: 18-17768-mdc
	SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee of the Igloo Series IV Trust Movant	CHAPTER 13
	v.	CHIEF JUDGE MAGDELINE D. COLEMAN
	Tara Marie Culbreath, Rose Marie Culbreath - Co-Debtor William C. Miller - Trustee Respondents.	

ORDER

IT IS HEREBY ORDERED that the Stipulation of Settlement of the Motion for Relief from Automatic Stay between SN Servicing Corporation as Servicer for U.S. Bank Trust National Association as Trustee of the Igloo Series IV Trust and Tara Marie Culbreath, Debtor and approved by the Chapter 13 Trustee and filed on November 6, 2020 with regard to the above matter is APPROVED.

Hon. Magdeline D. Coleman, U.S.B.J.

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

IN RE: Tara Marie Culbreath
Debtor.

SN Servicing Corporation as
servicer for U.S. Bank Trust
National Association as Trustee of
the Igloo Series IV Trust
Movant

v.

Tara Marie Culbreath,
Rose Marie Culbreath - Co-Debtor
William C. Miller - Trustee
Respondents.

CASE NO.: 18-17768-mdc

CHAPTER 13

CHIEF JUDGE MAGDELINE D.
COLEMAN

**STIPULATION OF SETTLEMENT OF MOTION FOR RELIEF FROM THE
AUTOMATIC STAY**

SN Servicing Corporation as servicer for U.S. Bank Trust National Association as Trustee of the Igloo Series IV Trust ("Movant"), and Tara Marie Culbreath ("Debtor"), by and through their respective counsel, hereby stipulate and agree as follows (as used herein the singular shall include the plural and the masculine shall include the feminine):

1. The automatic stay as provided for by 11 U.S.C. § 362 shall remain in full force and effect conditioned upon the terms and conditions set forth herein.
2. Movant is the holder of a mortgage which is a lien on real property owned by the Debtor known as and located at 102 Lafayette Road, Norristown, PA 19401 (the "Property").
3. The parties certify that there is a post-petition delinquency which to be cured pursuant to the terms of this stipulation said delinquency consisting of the following:

2	PAYMENTS DUE 05/01/2020 THRU 06/01/2020 @ \$1,251.00 each	\$2,502.00
4	PAYMENTS DUE 07/01/2020 THRU 10/01/2020 @ \$1,261.75 each	\$5,047.00
	LATE CHARGE FEES	\$166.52
	SUSPENSE	(\$205.92)
	<u>TOTAL POST-PETITION ARREARS</u>	<u>\$7,509.60</u>

4. The total post-petition arrears in the amount of \$7,509.60 shall be capitalized into and paid through the Debtor's Chapter 13 Plan, pursuant to this Stipulation. The Motion to Amend and the proposed plan shall be filed no later than fourteen (14) days after the date of entry of the order.

5. Attorneys fees in the amount of \$850.00 and costs in filing the Motion for Relief from Stay in the amount of \$181.00, shall be paid by the Debtor not later than fourteen (14) after the date of entry of the order.

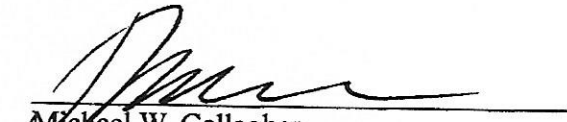
6. Commencing on November 1, 2020, the Debtor shall resume making their regular monthly mortgage payments, currently in the amount of \$1,261.75, and will pay late charges if applicable.

7. Should Debtor's regular monthly payment amount change, the Debtor and the Court, will be notified of such change by the Mortgagee, with the filing of a Notice of Mortgage Payment Change, pursuant to Bankruptcy Rule 3002.1, and the monthly payment amount due under the terms of this stipulation shall change accordingly.


8. In the event the instant bankruptcy case is converted to a case under Chapter 7, this shall constitute a default under the terms of this stipulation, counsel for Movant may file a Certification of Default with the Court and the Court shall enter an Order granting relief from the automatic stay as to the property.

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STIPULATED AND AGREED TO BY:

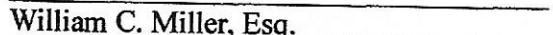

Michael W. Gallagher
401 West Johnson Highway
Suite 4
East Norriton, PA 19401
Debtor's Attorney

Dated: 11/2/2020


Lorraine Gazzara Doyle
Friedman Vartolo, LLP
1325 Franklin Avenue, Suite 230
Garden City, New York 11530
Attorney for Movant

Dated: 11/6/2020

/s/ LeeAne O. Huggins


William C. Miller, Esq.
P.O. Box 1229
Philadelphia, PA 19105
Chapter 13 Trustee

No Objection -
Without Prejudice To
Any Trustee Rights or
Remedies

Dated: November 5, 2020